



MONTHLY FINANCIALS

February 2025



Corporate Central Credit Union
Consolidated Statement of Financial Condition (unaudited)
February 28, 2025

	February 28, 2025	February 29, 2024	Variance Current Year vs Prior Year
ASSETS			
Cash and Due from Banks and FRB	822,343,560	1,439,631,051	(617,287,491)
Investment Securities HTM, at Book Value	-	-	-
Investment Securities AFS, at Market Value	2,279,263,267	2,050,663,060	228,600,207
Other Investments	9,909,282	3,899,590	6,009,692
Member Loans	202,539	3,077,600	(2,875,061)
Miscellaneous Assets			
Net Land and Building	2,334,700	2,224,871	109,829
Net Furniture, Equipment, Software and Hardware	2,355,842	2,062,258	293,584
Accrued Interest on Member Loans and Investments	7,832,431	8,766,419	(933,988)
National Credit Union Share Insurance Fund	627,043	626,727	317
Other Assets	18,953,149	14,575,581	4,377,568
Total Miscellaneous Assets	\$32,103,166	\$28,255,856	\$3,847,309
Total Assets	\$3,143,821,813	\$3,525,527,156	(\$381,705,343)
LIABILITIES & MEMBERS' EQUITY			
Members' Deposits			
Total Member Shares	1,887,636,705	2,149,503,421	(261,866,715)
Member Share Certificates	707,218,234	670,803,234	36,415,000
Total Nonperpetual Capital Account (NCA)	49,932,442	49,608,439	324,003
Membership Shares & Certificates	\$2,644,787,381	\$2,869,915,094	(\$225,127,712)
Borrowings and Other Liabilities			
Notes Payable	210,000,000	400,000,000	(190,000,000)
Dividend & Interest Payable	5,298,177	7,061,662	(1,763,486)
Other Liabilities	2,639,342	2,353,588	285,754
Total Borrowings and Other Liabilities	\$217,937,519	\$409,415,251	(\$191,477,732)
Total Liabilities	\$2,862,724,900	\$3,279,330,345	(\$416,605,444)
Shareholder Equity			
Perpetual Contributed Capital	120,827,226	120,827,226	-
Retained Earnings	173,910,098	169,483,656	4,426,442
Unrealized Gains/Losses AFS	(8,399,163)	(36,585,246)	28,186,082
Other Comprehensive Income (Loss)	(5,241,248)	(7,528,824)	2,287,576
Total Members Equity	\$281,096,913	\$246,196,812	\$34,900,101
Total Liabilities & Equity	\$3,143,821,813	\$3,525,527,156	(\$381,705,343)



Corporate Central Credit Union
Consolidated Statement of Operations (unaudited)
February 28, 2025

	Month Ended February 28, 2025	Year-to-Date February 28, 2025	Year-to-Date February 29, 2024	Variance Current YTD vs Prior YTD
Interest Income				
Total Interest on Investments	16,968,765	36,769,384	39,226,850	(2,457,466)
Total Interest on Loans	15,585	29,550	110,744	(81,194)
Total Interest Income	\$16,984,350	\$36,798,933	\$39,337,594	(\$2,538,661)
Interest Expense				
Member Shares Dividend Expense	12,493,104	26,602,740	29,431,572	(2,828,831)
Member Certificates Dividend Expense	1,996,414	4,278,478	3,289,778	988,700
Nonperpetual Capital Account Dividend Expense	133,825	281,943	285,418	(3,475)
Total Interest on Notes Payable	346,162	1,959,324	3,154,851	(1,195,527)
Total Interest and Dividends Expense	\$14,969,506	\$33,122,485	\$36,161,619	(\$3,039,134)
Gain/Loss on Investment Sales	-	4,471	115,269	(110,798)
Net Investment Income	\$2,014,845	\$3,680,919	\$3,291,244	\$389,675
Operating Income				
Service Income	542,119	1,074,216	1,086,018	(11,802)
Other Income	79,456	176,503	187,533	(11,030)
Total Consolidated Operating Income	\$621,574	\$1,250,720	\$1,273,551	(\$22,832)
Operating Expense				
Compensation and Employee Benefits	903,203	1,875,455	1,840,857	34,598
Office Occupancy and Supplies	32,615	72,844	71,821	1,023
Marketing Expenses	41,228	80,945	92,763	(11,818)
Operating Services Expenses	295,389	597,015	592,080	4,935
Technology and Professional Services	150,412	286,189	249,275	36,914
Depreciation and Other Expense	123,266	254,642	185,854	68,788
Total Consolidated Operating Expense	\$1,546,115	\$3,167,090	\$3,032,650	\$134,439
Unclosed Net Income	\$1,090,305	\$1,764,549	\$1,532,145	\$232,404



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